

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-15741-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher H Ruggles	Melanie M Ruggles
aka Christopher Ruggles, aka Chris	aka Melanie Ruggles, dba The Cracked
Ruggles, aka Christopher Ruggles Sr., fdba	Egg Cafe
Crestview Custom Builders	309 Crestview Avenue
309 Crestview Avenue	Galloway, NJ 08205
Galloway, NJ 08205	

Social Security No.:

xxx-xx-5537

xxx-xx-7625

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on December 11, 2023.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 12, 2023

JAN: kvr

Jeanne Naughton
Clerk

In re:
Christopher H Ruggles
Melanie M Ruggles
Debtors

Case No. 23-15741-JNP
Chapter 13

CERTIFICATE OF NOTICE

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher H Ruggles, Melanie M Ruggles, 309 Crestview Avenue, Galloway, NJ 08205-4034
cr	+ American Builders & Contractors Supply Co., Inc. d, Law Offices of Scott H. Bernstein LLC, 101 Eisenhower Parkway, Suite 300, Roseland, NJ 07068-1054
cr	+ Daniel Reardon, 7 Lesley Lane, Northfield, NJ 08225-1515
cr	+ Erin C. Luurtsema, 534 8th Avenue, Galloway, NJ 08205-4026
cr	+ Fabio Barbieri, 101 Farnsworth Avenue, Bordentown, NJ 08505, UNITED STATES 08505-1307
cr	+ Katherine Reardon, 7 Lesley Lane, Northfield, NJ 08225-1515
cr	+ Marc S Bank, 204 Pelham Court, Flourtown, PA 19031-1120
cr	+ Robert Z.R. Luurtsema, 534 8th Avenue, Galloway, NJ 08205-4026
519963047	+ ABC Supply Co Inc, Scott H Bernstein, Esquire, 101 Eisenhower Pkwy, Suite 300, Roseland, NJ 07068-1054
519963048	+ AmGuard Insurance Company, Lloyd S Markind, Esquire, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
519975341	+ American Builders & Contractors Supply Co., Inc., c/o Scott H. Bernstein, Esq., 101 Eisenhower Parkway, Suite #300, Roseland, New Jersey 07068-1054
519963055	+ CFS CAP LLC, 136 E South Temple, Suite 1400, Salt Lake City, UT 84111-1143
519963054	+ Caprioni Portable Toilets, Inc., 188 Head of the River Road, Woodbine, NJ 08270-3433
519963056	+ Christopher J Stanchina, Esq, 222 New Road, Suite 206, Linwood, NJ 08221-1281
519963057	+ Comenity Bank/Helzberg Diamonds, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
519963060	+ Crestview Custom Builders LLC, 309 Crestview Ave, Galloway, NJ 08205-4034
519963061	+ Customers Bank, 40 General Waren Blvd, Suite 200, Malvern, PA 19355-1251
519963064	+ DASHLAW LLP, 39 East Main Street, Moorestown, NJ 08057-3309
519963063	+ Daniel and Katherine Reardon, 7 Lesley Lane, Northfield, NJ 08225-1515
519963065	+ David and Staci Labbe, 302 Crimson Court, Warrington, PA 18976-2462
519963066	+ DiMeglio Septic, John D Wilson, Esquire, 701 Grant Ave, Suite A, Oaklyn, NJ 08107-2349
519970295	+ DiMeglio Septic, Inc., c/o 701 Grant Avenue, Suite A, Collingswood, NJ 08107-2349
520023514	+ Erin Luurtsema, 534 8th Avenue, Galloway, New Jersey 08205-4026
519969848	+ FOX Capital Group, INC., C/O Zachter PLLC, 2 University Plaza, Suite 205, Hackensack, NJ 07601-6211
519963067	+ Fabio Barbieri, James A Kozacheck, Esquire, 101 Farnsworth Ave, Columbus, NJ 08022
520059474	+ Fabio Barbieri, 201 West Baker Avenue, Wildwod, NJ 08260-1809
520059473	+ Fabio Barbieri, c/o James A Kozacheck, Esquire, 101 Farnsworth Ave, Bordentown, NJ 08505-1307
519963068	+ First Ins Fund, Stuart Lippman And Assoc, 5447 E. 5th Street, Suite 110, Tucson, AZ 85711-2345
519963069	+ Ford Services/Citi CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519963070	+ Fox Capital Grup Inc, 140 Broadway, 14th Floor, New York, NY 10005-1108
519963073	+ Kim Mullen, Beverly McCall, Esquire, PO Box 666, Sea Isle City, NJ 08243-0966
520071857	+ Leeds Point Property Maintenance, PO Box 537, Oceanville, NJ 08231-0537
519963074	+ Legend Advance Funding II LLC, Fleischer Fleischer & Suglia PC, 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
519963076	+ Marc Bank, 15 North 35th Ave, Longport, NJ 08403-1614
520023515	+ Mary Rose Mullee, 534 8th Avenue, Galloway, New Jersey 08205-4026
519963079	+ Mr Advance LLC, Erica R Gilerman, Esquire, 3140 Emmons Ave, Brooklyn, NY 11235-1723
519963081	+ Nehmad Davis & Goldstein, 4030 Ocean Heights Ave, Egg Harbor Township, NJ 08234-7505
519963082	+ New Jersey Office of Attorney General, 124 Halsey Street, 7th Floor, Newark, NJ 07102-3017
519963084	+ PAC Western Financial LLC, Rotbard Rothbard Kohn & Kellar, 50 Park Place, Suite 1228, Newark, NJ 07102-4307
519963085	+ Professional Account Management LLC, PO Box 500, Horseheads, NY 14845-0500
519963087	#+ Receivables Performance, 20818 44th Ave W, Suite 140, Lynwood, WA 98036-7709

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519963088 + Richard Muller Esquire, 800 Brickell Ave, Suite 1502, Miami, FL 33131-2911
519963091 + Ryan Luurtsema, 534 8th Ave, Galloway, NJ 08205-4026
520023526 + Ryan Luurtsema, a/k/a Robert Luurtsema, 534 8th Avenue, Galloway, New Jersey 08205-4026
520023530 + Ryan Luurtsema, a/k/a Robert Luurtsema, Erin Luurtsema, and Mary Rose Mullee, 534 8th Avenue, Galloway, New Jersey 08205-4026
520023513 + Ryan Luurtsema, a/k/a Ryan Luurtsema, 534 8th Avenue, Galloway, New Jersey 08205-4026
519963092 + Scott Klein and Tina Greco, 2 Queen Street, Philadelphia, PA 19147-4316
519963095 + Stephen B Elggren, Esquire, PO Box 1726, Draper, UT 84020-1726
520004084 U.S. Bank National Association, at. el, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519963097 + Universal Supply Co, PO Box 466, Hammonton, NJ 08037-0466
519984857 + Vicki & Wayne Rubenstein, Wayne Rubenstein, 1629 Holly Hill Lane, Maple Glen PA 19002-3173
519963102 + Zachter PLCC, 2 University Plaza, Suite 205, Hackensack, NJ 07601-6211

TOTAL: 52

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 12 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519963049	^ MEBN	Dec 12 2023 20:42:56	Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
520018949	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2023 20:49:05	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519963050	^ MEBN	Dec 12 2023 20:42:22	Asset Recovery Solutions, 2200 E Devon Ave, Suite 200, Des Plaines, IL 60018-4501
519963051	+ EDI: TSYS2	Dec 13 2023 01:38:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
519963052	+ EDI: CAPITALONE.COM	Dec 13 2023 01:38:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519963053	+ EDI: CAPONEAUTO.COM	Dec 13 2023 01:38:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
519967952	+ EDI: AISACG.COM	Dec 13 2023 01:38:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519976997	+ EDI: AISACG.COM	Dec 13 2023 01:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519973477	+ EDI: AIS.COM	Dec 13 2023 01:38:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519963058	+ EDI: CCS.COM	Dec 13 2023 01:38:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519963059	Email/PDF: creditonebknotifications@resurgent.com	Dec 12 2023 20:49:18	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519963062	^ MEBN	Dec 12 2023 20:42:18	D&A Services, 1400 E Touhy Ave, Suite G2, Des Plaines, IL 60018-3338
519963071	^ MEBN	Dec 12 2023 20:43:02	Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2279
519963072	EDI: IRS.COM	Dec 13 2023 01:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520023266	EDI: JEFFERSONCAP.COM	Dec 13 2023 01:38:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud MN 56302-9617
520008991	Email/PDF: resurgentbknotifications@resurgent.com		

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		Dec 12 2023 20:49:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519963075	+ EDI: LENDNGCLUB		
		Dec 13 2023 01:38:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519994330	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 12 2023 20:49:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519963078	Email/Text: ml-ebn@missionlane.com		
		Dec 12 2023 20:42:00	Mission Lane Tab Bank, PO Box 105286, SW #1340, Atlanta, GA 30348
519963077	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Dec 12 2023 20:49:17	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
520005066	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		
		Dec 12 2023 20:42:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519963080	^ MEBN		
		Dec 12 2023 20:42:59	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
519963083	^ MEBN		
		Dec 12 2023 20:42:19	Northstar Location Services LLC, 4285 Genessee Street, Buffalo, NY 14225-1943
520022566	EDI: PRA.COM		
		Dec 13 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
520023092	EDI: PRA.COM		
		Dec 13 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
520022401	EDI: Q3G.COM		
		Dec 13 2023 01:38:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
520021256	EDI: Q3G.COM		
		Dec 13 2023 01:38:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519963086	+ Email/Text: ngisupport@radiusgs.com		
		Dec 12 2023 20:42:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250A, Minneapolis, MN 55439-3132
519963089	+ Email/Text: RASEBN@raslg.com		
		Dec 12 2023 20:42:00	Robertson Anschutz et als, 130 Clinton Road, Sute 202, Fairfield, NJ 07004-2926
519963090	+ Email/Text: bankruptcy@rubinrothman.com		
		Dec 12 2023 20:42:00	Rubin & Rothman, LLC, 1787 Veterans Memorial Highway, Islandia, NY 11749-1500
520023916	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 12 2023 20:42:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519963094	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 12 2023 20:42:00	State of New Jersey, Division of Taxation, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0245
519963096	EDI: SYNC		
		Dec 13 2023 01:38:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
519963093	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 12 2023 20:43:00	Select Porfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519973254	+ EDI: AIS.COM		
		Dec 13 2023 01:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519963098	Email/Text: bknotice@upgrade.com		
		Dec 12 2023 20:42:00	Upgrade Inc, 2 North Central Ave, 10th Floor, Phoenix, AZ 85004
519963100	Email/Text: bankruptcynotices@sba.gov		
		Dec 12 2023 20:42:00	US Small Business Administration, PO Box 3918, Portland, OR 97208-3918
519963099	+ EDI: LCIUPSTART		
		Dec 13 2023 01:38:00	Upstart Network Inc, PO Box 61203, Palo Alto, CA 94306-6203
519974186	+ EDI: WFFC2		
		Dec 13 2023 01:38:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto,

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519963101 + EDI: WFFC2

PO Box 130000, Raleigh, NC 27605-1000

Dec 13 2023 01:38:00

Wells Fargo Dealer Services, PO Box 71092,
Charlotte, NC 28272-1092

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519970091	*+	CFS Cap, LLC, 136 E SOUTH TEMPLE STE 1400, Salt Lake City, UT 84111-1143

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Chad M. Sherwood	on behalf of Debtor Christopher H Ruggles chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Joint Debtor Melanie M Ruggles chad@sherwoodlegal.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
James Alan Kozachek	on behalf of Creditor Fabio Barbieri JKozachek@CKLawllc.com
Raymond J. Went, Jr.	on behalf of Creditor Daniel Reardon rwent@ndglegal.com jhartman@npdlaw.com
Raymond J. Went, Jr.	on behalf of Creditor Katherine Reardon rwent@ndglegal.com jhartman@npdlaw.com
Robert A. Loefflad	on behalf of Creditor Erin C. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com
Robert A. Loefflad	on behalf of Creditor Robert Z.R. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com
Scott H. Bernstein	on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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